

## **SELF-SERVICE TERMINAL**

### **Abstract**

A self-service terminal (12) for connection to a network (30) is described. The terminal (12) has means for receiving payment from a user (58), such as a check deposit module and/or a cash receiving module. The terminal (12) also includes an electronic payment mechanism (82) for creating an electronic financial instrument for paying for an item purchased via the network (30). The electronic financial instrument created is independent of the payment from the user. The terminal (12) may use a credit card for the electronic financial instrument, and the terminal may have a credit card number associated with it, so that the terminal uses this credit card number as part of the electronic financial instrument. The terminal may be an ATM.

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